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| **B O R O U G H O F K E T T E R I N G** |
| **Committee** | **EXECUTIVE**  | Item 10 | Page 1  |
| **Report** **Originator** | John Conway Head of Housing | *Fwd Plan Ref No:**A14/015* |
| **Wards Affected** | All | 12th November 2014 |
| **Title** | **HOUSING STRATEGY 2015/16 – 2019/20:****DECENT, SAFE AND HEALTHY HOMES** |

**Portfolio Holder: Councillor Steve Bellamy**

# 1. PURPOSE OF REPORT

This is the second of three reports which focus on the strategic aims of the new Housing Strategy. Specifically, this report looks at our work to ensure that homes within the Borough are decent, safe and healthy. It will cover:

1. the changing housing market and why there is a need more than ever to ensure decent, safe and healthy homes;
2. the continuing work and specific projects that have been undertaken over the last few years in this area; and
3. how the Council can work with partners across all tenures to ensure that we maximise the number of homes that are decent, safe and healthy.

# 2. BACKGROUND INFORMATION

2.1 Poor quality housing and hazards in the home can have a significant impact on the health and life chances of those living there. A lack of basic amenities, overcrowding, poor internal layouts, inadequate thermal comfort, excessive noise, dampness, and condensation can all adversely affect physical health in terms of excess winter deaths, respiratory infections, coronary heart disease, strokes, and mental wellbeing through increased anxiety, social isolation and stress levels.

2.2 Difficult choices caused by a reduction in household income may compromise a household’s ability to maintain their home to a decent standard, resulting in increased levels of accidents, poorly heated homes or physical deterioration of properties and neighbourhoods and associated poor health outcomes.

2.3 We recognise that as part of the Council’s Housing Strategy approach we need to be intervening to alleviate against many of the factors which affect our homes and our health.

## 2.4 A key strategic aim of our draft Housing Strategy 2015-20 will therefore be to ensure decent, safe and healthy homes across all tenures.

2.5 Within this, our objectives are to:

* Ensure decent, safe and healthy homes in the private rented sector
* Support a thriving private rented sector
* Reduce fuel poverty
* Improve the condition and energy efficiency of our Council housing stock
* Reduce crime and anti-social behaviour across our estates

# 3. PROGRESS TO DATE

3.1 The Council has a good track record in helping to improve the housing stock and living conditions for residents across the Borough.

3.2 A new Private Sector Housing Strategy, setting out our priorities and plans for improving private sector house conditions, was adopted in 2012. An Enforcement Policy followed this in 2013 as well as a Private Sector Housing Grants policy, introducing HomeMove Grants, Landlord Improvement Grants and Minor Repairs Grants.

3.3 As part of our work within Private Sector Housing we have completed an inspection of all Houses in Multiple Occupation (HMOs) in our Borough in partnership with the Fire Service, ensuring completion of risk assessments, and licensing where mandatory conditions apply. We joined DASH (Decent and Safe Homes in the East Midlands) which supports local authorities in their housing renewal work and also hosted a successful Landlord Information Evening last year to provide landlords with advice and support in managing and maintaining their properties.

3.4 In order to reduce the number of private sector empty homes across the Borough, we secured grant funding from the Homes and Communities Agency to purchase and repair long term empty properties. To date we have purchased five empty properties of which four have been allocated to households in housing need through Keyways.

3.5 In response to rising demand for home adaptations over the last couple of years, the Council has increased its investment in Disabled Facilities Grants. In 2013/14 we provided funding of just over £409,000 to owner occupiers on low incomes, private rent tenants and housing associations tenants to help them improve their homes. As highlighted in the Durable Budget report to the Executive Committee on October 15, 97% of applicants for Disabled Facilities Grants rate the service as good or very good.

3.6 As a landlord of 3,800 homes, we have invested over £10 million in capital refurbishments to council homes over the last five years. Following the successful Homes for the Future pilot project in Cranford, the project is now being rolled out across the Borough; ensuring that our pre-war housing stock remains fit for the future. At the last Executive, approval was given to award a contract for the next phase of works in Addison Road, Desborough.

3.7 As well as investing in improving housing conditions across all tenures, we also maintain a focus on the day-to-day management of social housing estates to ensure that they remain attractive places to live. For instance, we carry out monthly estate inspections of our own housing estates to resolve any management and identify action to improve the environment. We have also worked closely with housing associations to introduce Local Lettings Policies on new affordable housing developments and selected existing housing schemes to reduce anti-social behaviour and promote sustainable tenancies.

**4 IMPACT OF THE CHANGING HOUSING MARKET**

4.1 Changes in the local housing market over the last decade necessitate a new approach when working to maximise the number of homes within our community that are decent, safe and healthy. The key changes are:

4.1.1 **A massive increase in the proportion of housing owned by private landlords.** According to the latest census, the tenure profile of the Borough is made up of 70% owner-occupation, 16% private rent, 13% social rent and 2% other. More recent research (North Northamptonshire SHMA 2012) estimates the level of private rental in the Borough to now be closer to one quarter of the entire housing stock. There is therefore a need to develop a greater focus on the private rented sector in terms of enforcement and regulation, and in developing partnerships with good landlords.

4.1.2 **An ageing local authority housing stock that requires significant investment if it is to continue providing decent, safe and healthy homes over the long term.** Kettering Borough Council owns and manages over 3,800 homes. In terms of age, over 27% of properties were built prior to 1945 with only 7% of homes built in the period since 1984. The average age of the Council’s housing stock is 57 years and this will increase to 86 years by 2042.

4.1.3 **Rising fuel prices and falling household incomes mean that increasing number of households are at risk of fuel poverty** Our last Private Sector Housing Stock Condition Survey, which was conducted in 2010, found that that around 1,457 private sector households in our Borough (4%) are estimated to be in fuel poverty. Some 308 homes occupied by households in fuel poverty are owned with a mortgage, 475 owned outright and 674 rented from private landlords.

4.1.4 **People are generally living longer but they are increasingly likely to spend a greater proportion of their life living with disability and long term illness.**  25% of households in the Borough have at least one person in the household with a long-term health problem or disability. This has significant implications for housing providers, as well as those providing health and social care support.

# 5. A NEW APPROACH FOR A CHANGING HOUSING MARKET

5.1 The new Housing Strategy needs to address the challenges of the changing housing market. It will need to tackle poor living conditions, improve mobility and better utilisation of our available housing stock. Key components will be reducing hazards in the home, improving the physical, social and built environments in our communities and encouraging acceptable health and social behaviour.

5.2 **Ensure decent, safe and healthy homes in the private rented sector**

5.2.1 Our last Private Sector Stock Condition Survey found that the condition of the private sector housing stock in our Borough is relatively good, with 30.1% failing to meet the decent homes standard compared with 35.8% nationally. However, an estimated 19.6% of private sector homes exhibit a Category 1 hazard, posing a serious risk of harm to occupants. Such instances may well require formal intervention by the Council in line with our statutory duties. In practice, this means that the Council needs to maintain a programme of inspection and regulation for high risk properties such as Houses in Multiple Occupation and take action on an ad hoc basis in response to complaints from householders.

5.2.2 For those with a physical disability, the Council has a statutory duty to administer Disabled Facilities Grants (DFGs) which fund home improvements for disabled residents living in owner occupied or privately rented homes, and who need adaptations to continue to live independently at home. The Council experiences a high level of demand for DFGs and with an ageing population and improved life expectancy for younger people with severe disabilities this is expected to continue. In recent years, the Council has prioritised investment in DFG’s in order to minimise waiting times and improve service to customers. DFGs are now administered through a Better Care Fund paid to the County Council. We will work with NCC to ensure resources continue to be made available for much needed adaptations.

5.3 **Support a thriving private rented sector**

5.3.1 Private renting can offer a wider choice of housing than the social rented sector in relation to location, size, type and flexibility.

5.3.1 Demand in this sector has grown in the last few years as supply has increased, and is likely to continue to do so. High deposits and low mortgage availability coupled with relatively low local market rents mean that newly forming households, particularly younger people, who might previously have bought, are now looking to the private rented sector from somewhere to live.

5.3.2 The increased supply of private rentals both in our area and in neighbouring districts and boroughs has caused private rents to remain relatively static. Well over half of all private rents are also well below the market average. At the same time, rent restructuring of Council rents and the introduction of the affordable rent model have brought rent levels across different tenures closer together

5.3.3 The choice and availability afforded by private rented housing means that it is often the best option for households who have presented as homeless or for those who have low priority for social housing.

5.3.4 The challenge for the Council is to help facilitate this growth in a sustainable way through regulation, enforcement and working in partnership with good landlords.

5.3.5 The Council is already making progress. A Landlord Event was held in November 2013 to promote partnership working with private landlords and we are currently reviewing our offer to landlords who want to work with us. In particular, we are looking at how we can link financial support for housing improvements in private rented properties to nomination rights. We are also encouraging accredited landlords to utilise Keyways when looking for potential tenants and to consider applicants who hold the Tenants Passport.

5.4 **Reduce fuel poverty**

5.4.1 We have a track record of improving the energy efficiency of new affordable homes to reduce the impact on the environment and costs to the end user, as well as carrying out refurbishments and installing energy efficiency measures to the Council’s homes.

5.4.2 However, the average SAP level for privately owned homes is 52, compared to 63 for the Council’s own housing stock. A high proportion of older Victorian terraced houses in the Borough have particularly low SAP levels, and these are predominantly owner occupied or privately rented.

5.4.3 Fuel poverty occurs when a household is unable to afford adequate warmth, due to the combined effect of low household income, inadequate and expensive forms of heating and inefficient thermal characteristics of the home. In other words, it is a combination of cold homes, low incomes and high fuel bills. Fuel poverty disproportionately affects specific groups, most notably younger people on low incomes; lone parents, especially those with young children; disabled people; unemployed people especially those aged under 25; and the long term unemployed.

5.4.4 Our last Private Sector Housing Stock Condition Survey estimated that around 1,457 private sector households (4%) are estimated to be in fuel poverty. Some 308 homes occupied by households in fuel poverty are owned with a mortgage, 475 owned outright and 674 rented from private landlords.

5.4.5 The Council’s Fuel Poverty Strategy will be reviewed and updated during the period of the new Housing Strategy 2015/16 to 2019/20. Our aim is to continue the external wall insulation programme to council properties which results in warmer homes, lower fuel bills and more attractive properties. For residents in all tenures, the Council will provide advice on energy efficiency and household budgeting. We will also work with individual residents with money problems to ensure that they are claiming their full benefit entitlement.

5.4.6 Increasingly, money is being made available from the developers of renewable energy installations in the Borough and these community funds will be administered by the Council. It is proposed that some of the funds generated be used to specifically address issues of fuel poverty across the Borough.

**5.5 Improve the condition and energy efficiency of the Council’s housing stock**

5.5.1 In managing and maintaining the Council’s own housing stock over the long term, we aim to:

* ensure that council housing continues to fulfil a key role in the local housing market;
* ensure that the housing stock meets the Decent Homes standard and remains easy to let;
* improve energy efficiency and reduce fuel poverty;
* create better communities by enhancing the appearance of housing estates and minimising opportunities for crime and anti-social behaviour.

5.5.2 The Council’s housing stock achieved the Government’s Decent Homes standard in 2010. A stock condition survey, which was undertaken by Michael Dyson Associates, found that the Council’s housing stock was in good physical condition and this was the result of the Council’s long term strategy of investing in the renewal and modernisation of its housing stock. However, continued investment is necessary to prevent the stock deteriorating over the long term.

5.5.3 During 2015, we will develop a balanced asset management strategy which, will combine:

* Major investment in our older homes to ensure the long term viability of the housing stock.
* Planned maintenance programmes which ensure that all homes meet the Decent Homes standard and are safe, weatherproof and comfortable.
* Works to improve the environment of our estates, and
* A day-to-day repairs service that is responsive, reliable and valued by our customers.

5.5.4More than 1,050 council homes were built prior to 1945. Many of these properties are now more than 80 years old. Although they have been upgraded and contain central heating, PVC-U windows, fitted kitchens and modern bathroom fittings, these properties are typically affected by dampness, structural defects and inadequate thermal insulation. Many properties also have poor internal layouts. As a result, there is a need to carry out a major refurbishment programme to pre-1945 properties so that they continue to function as a valuable part of the housing stock.

5.5.5 Work has now commenced on a phased 15 year programme of works under the “Homes for the Future” programme. The aim of this programme is to find ways to extend the useful life of the Council’s housing stock, improve energy efficiency and reduce fuel costs for tenants.

5.5.6 The initial phase of the “Homes for the Future” programme is focusing on properties in Alexandra Road, Addison Road and Harrington Road in Desborough, as these properties were originally built in the 1920’s. The second phase will address the needs of the Naseby Road Estate in Kettering. In considering our plans for the Naseby Road estate, we will examine the scope for selective demolition and re-provision where this is feasible and results in an improved environment and a net gain in properties.

5.6 **Reduce crime and anti-social behaviour across our estates**

5.6.1 The level of crime and antisocial behaviour within neighbourhoods can be a major influence on the health and wellbeing of residents. We continue to work closely with statutory and non-statutory partners to respond assertively to criminal activity in our properties and resolve complaints of anti-social behaviour at the lowest possible level. The majority of complaints are resolved without the need to take enforcement action which promotes tolerance between residents and creates more stable communities.

5.6.2 Additional powers contained within the Antisocial Behaviour, Crime and Policing Act 2014 will give professionals more flexibility to deal with a variety of situations and focus much more closely on the impact the behaviour is having on the victim.

# 6. THE WAY AHEAD

6.1 The draft Housing Strategy which will be submitted to the Executive Committee at its meeting in February will include a number of action plans to address each of our key objectives including the delivery of decent, safe and healthy homes.

**7. CONSULTATION AND CUSTOMER IMPACT**

7.1 It is proposed to hold a consultation event for key stakeholders in January 2015 prior to submitting the draft Housing Strategy to Executive Council and Full Council in February.

# 8. FINANCIAL RESOURCE IMPLICATIONS

8.1 None at this stage.

# 9. HR IMPLICATIONS

9.1 None at this stage.

# 10. LEGAL IMPLICATIONS

10.1 None at this stage.

**11. RECOMMENDATION**

 The Executive Committee is asked to endorse the strategic priority to ensure decent, safe and healthy homes, as set out in this report.

Background Papers: Previous Reports/Minutes:

 Housing Strategy 15/16 -19/20

Date: N/A Date: 15th October 2014

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